

**LIVE UNITED**

United  
Way



# Making Ends Meet Report

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# Table of Contents

<b>Project Background and Overview</b>	2
<b>Understanding the Data</b>	4
Geographical Location	
Critical Populations	
Understanding the Data Pages	
<b>Data Pages</b>	
Arlington	5
Darrington	6
Edmonds	7
Everett	8
Granite Falls	9
Lake Stevens	10
Maltby	11
Marysville	12
Monroe	13
Snohomish	14
Stanwood	15
Sultan	16
Tulalip Reservation	17
<b>CCD Index</b>	18
<b>Methodology</b>	19
<b>References</b>	20



## Project Background and Overview

We live in an incredibly prosperous and caring community, yet many residents are at risk of never truly escaping poverty. Although Snohomish County's overall poverty rate of 10.3% is well below the national and statewide averages (15.6% and 13.5%, respectively), federal poverty measures do not tell the entire story about hardship in our community. In fact, one-third of households in Snohomish County are struggling to make ends meet.<sup>1</sup>

With these realities in mind, United Way adopted a new strategic plan in 2016, with two goals and two supports:

- **Education:** Increase the number of low-income 3rd grade students meeting grade standards in English Language Arts from 40% to 80% and math from 42% to 80%
- **Income:** Increase income to reduce the number of struggling households (60,000 to 30,000)
- **Basic Needs:** Hold steady the number of households that are stabilized to prevent further crises
- **System Infrastructure:** Maintain a strong delivery system infrastructure

We believe that by focusing our activities in these four areas, we can make real, measurable, and lasting change in Snohomish County. However, we also understand that while no one is immune to hardship, some populations are more likely than others to experience poverty. Without greater understanding of communities in poverty and the hardships they face, we cannot begin to identify the best path forward.

This is where Making Ends Meet comes in.

The Making Ends Meet report represents an attempt by United Way to better understand both the populations disproportionately impacted by poverty and the critical services helping to keep them afloat. Making Ends Meet is neither a comprehensive overview of poverty in Snohomish County nor a definitive statement on United Way's funding or impact priorities. Instead, we offer this report as a part of the growing conversation about hardship in our community, and we look forward to learning more about the challenges in and solutions to breaking the cycle of poverty in Snohomish County.

### Understanding the Data

The data included in this report is organized in two ways: geographical location and population group, both of which will be discussed in more detail below. Structuring the analysis in this manner means we can better understand where these communities are struggling most, opening a doorway to deeper analysis and creating a potential blueprint for action.

### Geographical Location: Census County Divisions

A Census County Division (CCD) is a geographical subdivision used by the Census Bureau for the collection, presentation, and analysis of census statistics. We selected CCDs as the unit of analysis for the following reasons:

- **Breadth:** Sub-county level analyses can be difficult to conduct. For example, city-level data omits rural populations, regional categorization (e.g. East county) prevents use of census data, and census tracts are too numerous to cover in any depth. By contrast, CCDs cover the geographic area of the entire county, is an approved census measure, and, with only 13 CCDs in the county, allows for some precision in discussing geographical variations.
- **Depth:** The availability of census data directly correlates with catchment size: the smaller the geographical unit, the less (and less reliable) information available. CCD-level data balances the ability to focus on a relatively narrow geographic area while still maximizing the type and amount of data available. Furthermore, CCDs generally comprise full, undivided census tracts, meaning additional (and more in-depth) analysis can be conducted on even smaller geographical units once higher-level trends are identified.



- **Permanency:** Unlike some geographical divisions, such as zip codes, CCDs have boundaries that change rarely, if at all. This means that we can track trends over time with confidence that catchment boundaries have not significantly changed.

### The Five Critical Populations

Using census data, United Way has identified five critical populations – communities that

- (1) have higher likelihoods than the general population to experience financial hardship,
- (2) are disproportionately represented in poverty; and
- (3) account for sizable proportion of the overall population.

Because these populations are likely to struggle with self-sufficiency, we believe that finding ways to support these groups is key to making progress in the fight against poverty.



### The five critical population groups include:

- Children
- Female Head of Households with Children under 5
- Hispanic or Latino Origin
- People of Color
- People with Disabilities

Unfortunately, the census data files used for this analysis cannot produce unduplicated group counts, meaning we cannot quantify the specific number of households who fall into two or more of these groups (e.g. Female Head of Household and Hispanic or Latino). However, local- and national-level research demonstrates that individuals facing multiple disadvantages are more likely to experience poverty, and that number of disadvantages strongly correlates with race.<sup>2,3</sup>

## Understanding the Data Pages

The following pages provide an opportunity to gain deeper insight into the poverty rate of the critical populations in each CCD and their strategies for making ends meet. Although the programs listed on this page do not constitute the entirety of support individuals can access, they do begin to highlight the critical role public assistance plays in keeping residents afloat — even for those in the workforce. For example, a Snohomish County family of four with two children (1 infant, 1 child) likely requires an annual income of more than \$60,000 just to make ends meet.<sup>4</sup> For people with additional challenges, including the critical populations discussed earlier, the threshold for and barriers to self-sufficiency are often even higher.

**CCD Listing:** A comprehensive listing of all cities and census-designated places<sup>5</sup> (CDPs) included in each CCD.

**Poverty Rates:** Comparison of county and CCD poverty rates for each population group (e.g. children). The Overall Poverty Rate is the poverty rate for the total population of that CCD.

**Labor Force Participation:** The proportion of the civilian, non-institutionalized population over age 16 that is either working or actively looking for work. Not to be confused with the unemployment rate, which is the number of unemployed people as a percentage of the total labor force.<sup>6</sup>

**Supplemental Nutritional Assistance Program (SNAP):** A low-income assistance program from the United States Department of Agriculture, Food and Nutrition Service.<sup>7</sup>

**Public Health Benefits:** Public coverage includes the federal programs Medicare, Medicaid, VA Health Care, and the Children's Health Insurance Program.<sup>8,9</sup>

**Overall DSHS Usage Rate:** The unduplicated number of DSHS clients divided by the city's (or cities') total population.<sup>10</sup>

**Aged, Blind, Disabled Cash Assistance Program:** Cash assistance program for low-income adults who are age 65 or older, blind, or determined likely to meet Supplemental Security Income disability criteria based on impairment expected to last at least 1 year.<sup>11</sup>

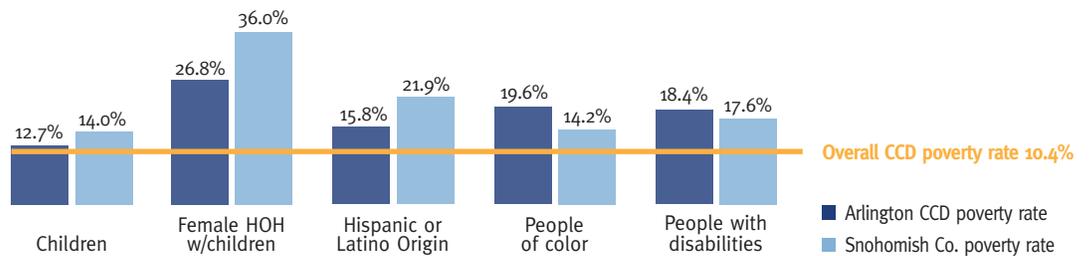
**Working Connections Child Care:** Childcare subsidies for parents who are working or participating in a DSHS-approved work activity.<sup>12</sup>

**Arlington CCD**

- Arlington city (part)
- Arlington Heights CDP
- Canyon Creek CDP (part)
- Oso CDP
- Sisco Heights CDP (part)

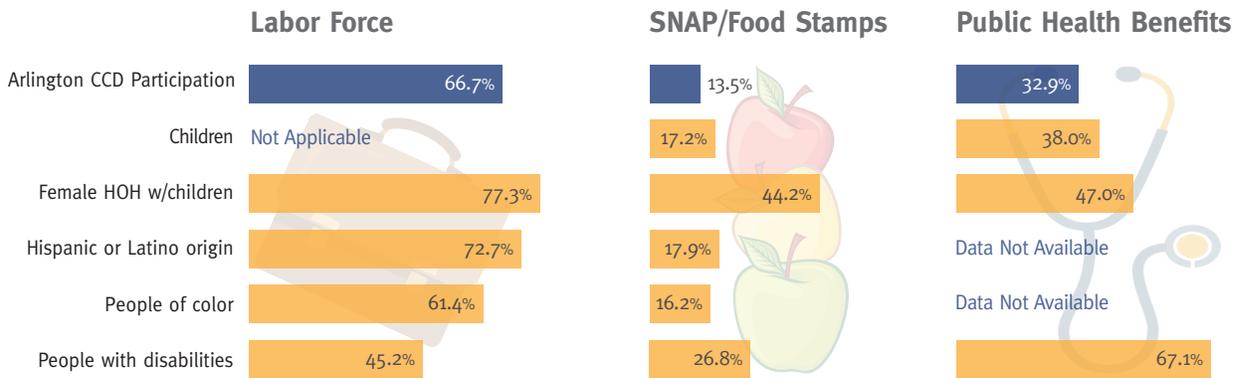
**ARLINGTON CCD POVERTY RATES**

Although federal poverty measures cannot tell the whole story about hardship, they are a useful starting point to understanding who in our community is struggling most. The chart below compares the CCD and Snohomish County poverty rates for each critical population, as well as a benchmark for the CCD's overall poverty rate (the poverty rate for all people, not just the critical populations).



**HOW DO ARLINGTON CCD RESIDENTS MAKE ENDS MEET?**

Many struggling households must rely on a combination of work and public assistance like the programs listed below to make ends meet, but this strategy does not always work. In fact, many people make too much to access these programs but not enough to meet their basic needs, leaving them at risk of falling deeper into poverty.



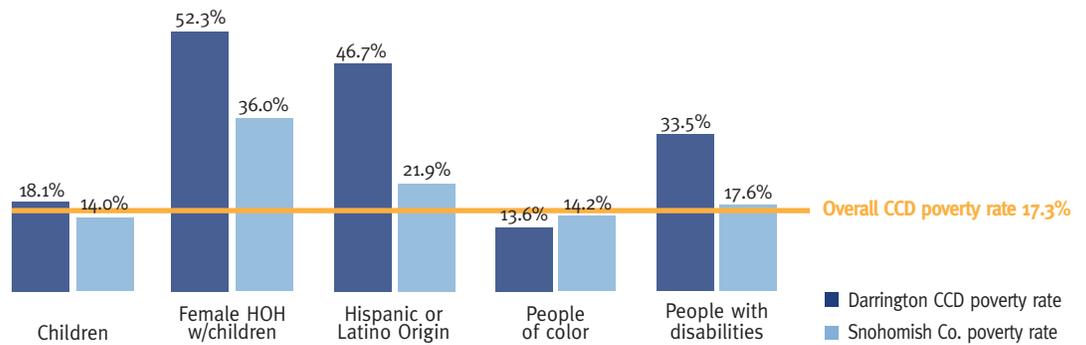
All DSHS Services	Aged, Blind, or Disabled Assistance	Working Connections Child Care
 <b>42%</b> accessed DSHS services	 <b>165</b> people received cash assistance	 <b>319</b> clients assisted with child care expenses

**Darrington CCD**

Darrington town  
 Swede Heaven CDP

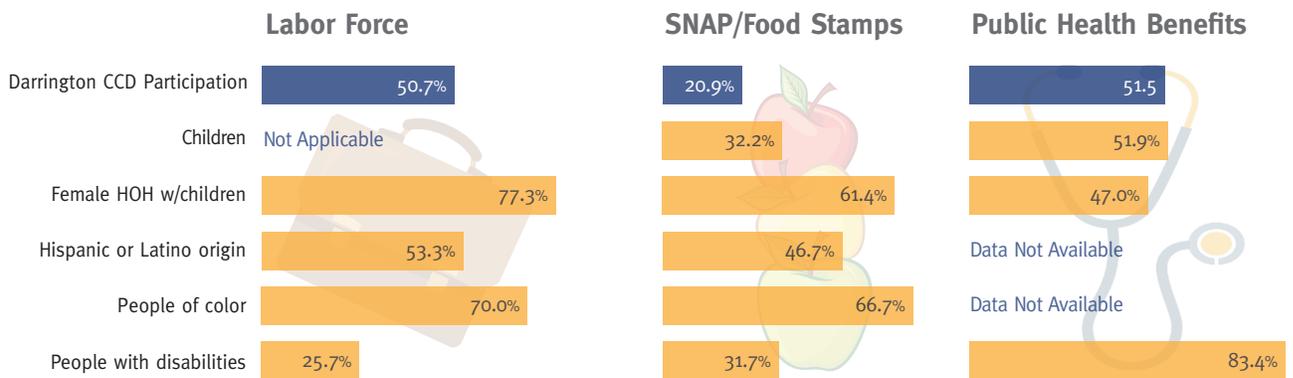
**DARRINGTON CCD POVERTY RATES**

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**HOW DO DARRINGTON CCD RESIDENTS MAKE ENDS MEET?**

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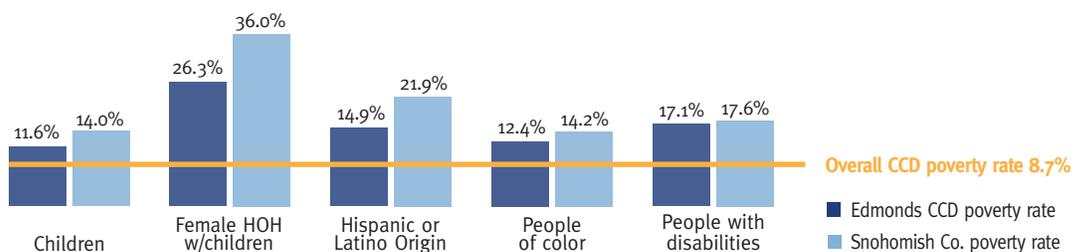


**Edmonds CCD**

- Alderwood Manor CDP
- Bothell city (part)
- Bothell East CDP (part)
- Bothell West CDP
- Brier city
- Edmonds city
- Esperance CDP
- Larch Way CDP (part)
- Lynnwood City
- Martha Lake CDP (part)
- Meadowdale CDP
- Mill Creek city (part)
- Mill Creek East CDP (part)
- Mountlake Terrace city
- Mukilteo city (part)
- North Lynnwood CDP
- Picnic Point CDP
- Silver Firs CDP (Part)
- Woodway city

**EDMONDS CCD POVERTY RATES**

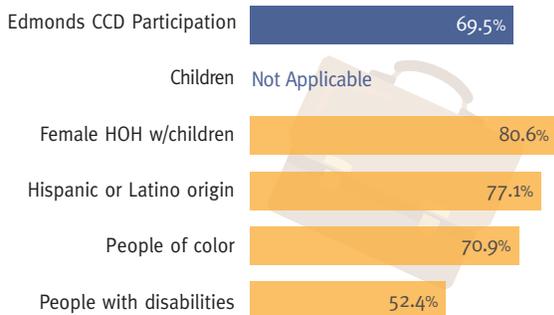
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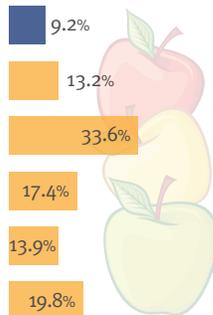
**HOW DO EDMONDS CCD RESIDENTS MAKE ENDS MEET?**

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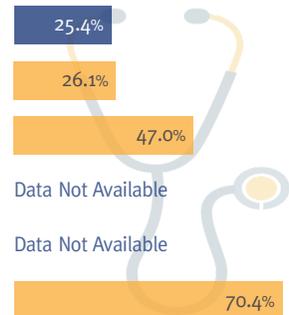
**Labor Force**



**SNAP/Food Stamps**



**Public Health Benefits**



**All DSHS Services**



**Aged, Blind, or Disabled Assistance**



**Working Connections Child Care**

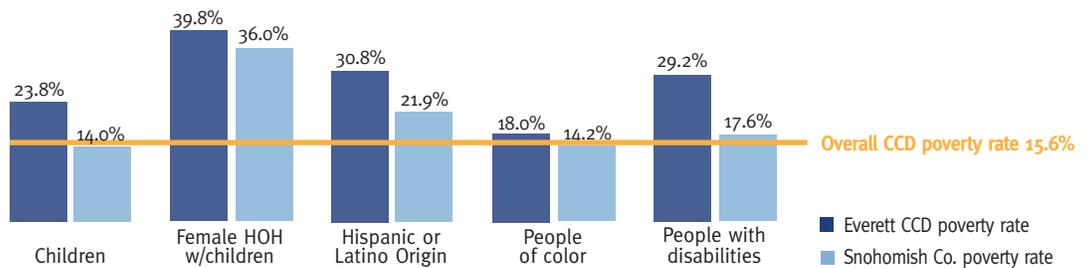


**Everett CCD**

- Eastmont CDP
- Everett city (part)
- Lake Stickney CDP
- Larch Way CDP (part)
- Martha Lake CDP (part)
- Mill Creek city (part)
- Mukilteo city (part)

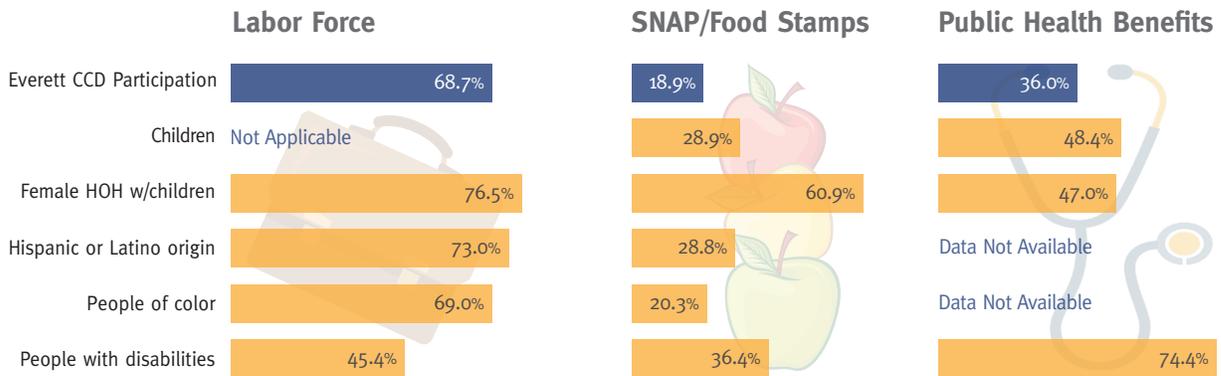
**EVERETT CCD POVERTY RATES**

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**HOW DO EVERETT CCD RESIDENTS MAKE ENDS MEET?**

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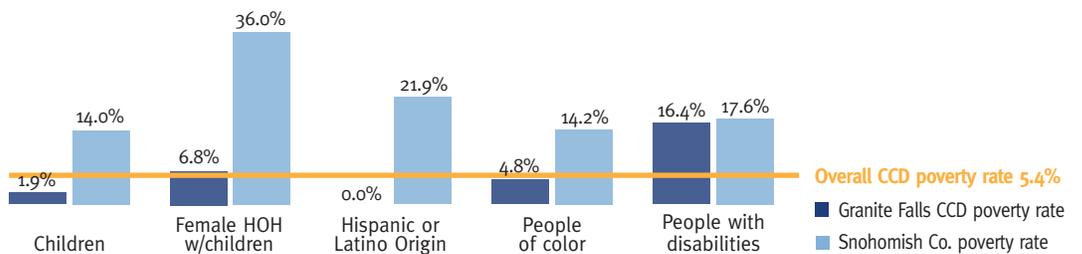
All DSHS Services	Aged, Blind, or Disabled Assistance	Working Connections Child Care
 <b>51%</b> accessed DSHS services	 <b>1,179</b> people received cash assistance	 <b>2,765</b> clients assisted with child care expenses

**Granite Falls CCD**

Canyon Creek CDP (part)  
 Granite Falls city  
 Lake Bosworth (part)  
 Lake Roesiger CDP  
 Lochsloy CDP  
 Verlot CDP

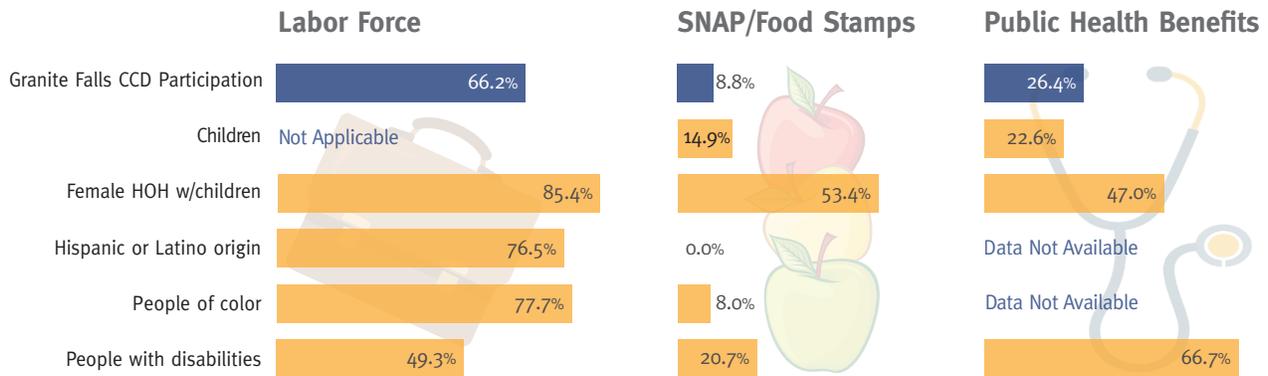
**GRANITE FALLS CCD POVERTY RATES**

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**HOW DO GRANITE FALLS CCD RESIDENTS MAKE ENDS MEET?**

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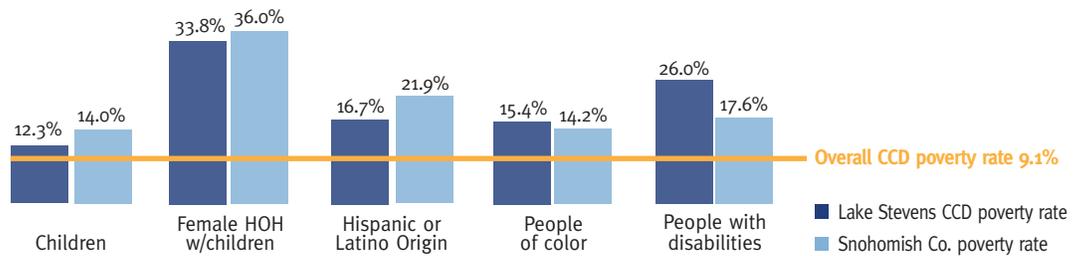


**Lake Stevens CCD**

- Bunk Foss CDP (part)
- Cavalero CDP
- Lake Cassidy CDP (part)
- Lake Stevens city (part)
- Machias CDP

**LAKE STEVENS CCD POVERTY RATES**

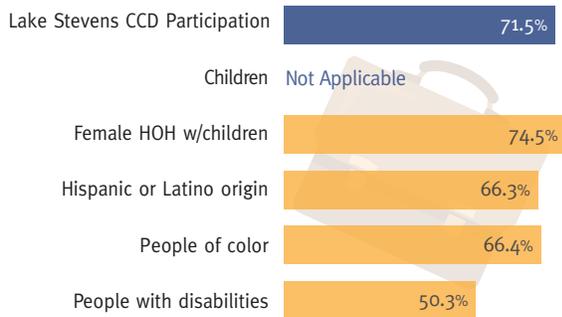
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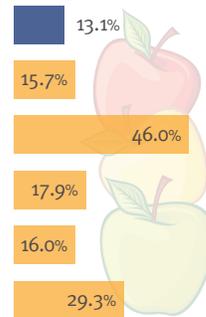
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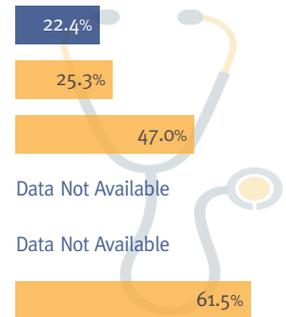
**Labor Force**



**SNAP/Food Stamps**



**Public Health Benefits**



**All DSHS Services**



**Aged, Blind, or Disabled Assistance**



**Working Connections Child Care**

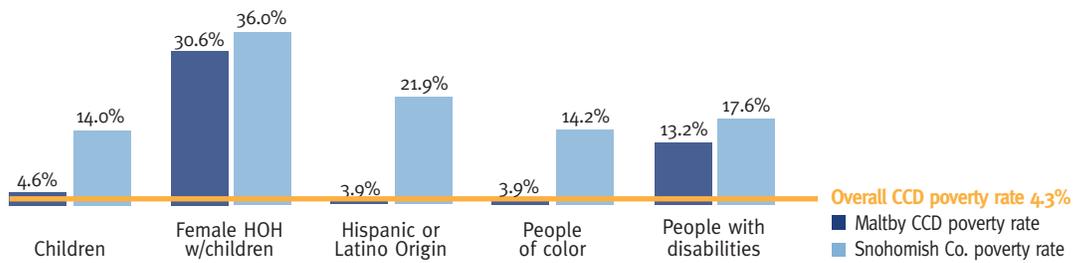


**Maltby CCD**

- Bothell city (part)
- Bothell East CDP (part)
- Cathcart CDP
- Clearview CDP
- High Bridge CDP
- Maltby CDP
- Mill Creek East CDP (part)
- Silver Firs CDP (part)

**MALTBY CCD POVERTY RATES**

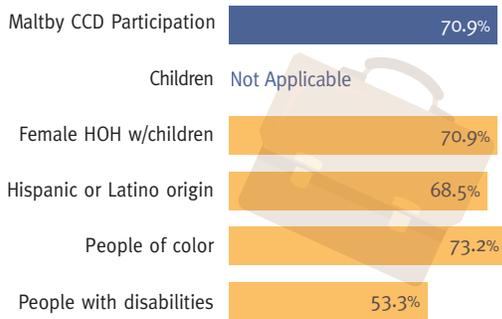
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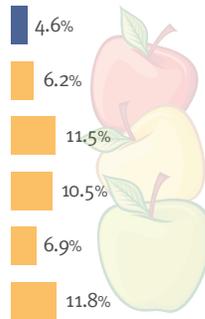
**HOW DO MALTBY CCD RESIDENTS MAKE ENDS MEET?**

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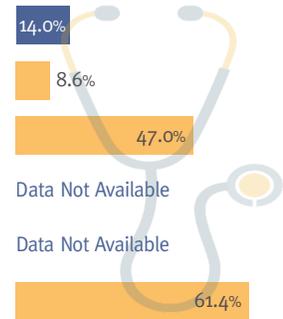
**Labor Force**



**SNAP/Food Stamps**



**Public Health Benefits**



**All DSHS Services**



**Aged, Blind, or Disabled Assistance**



**Working Connections Child Care**



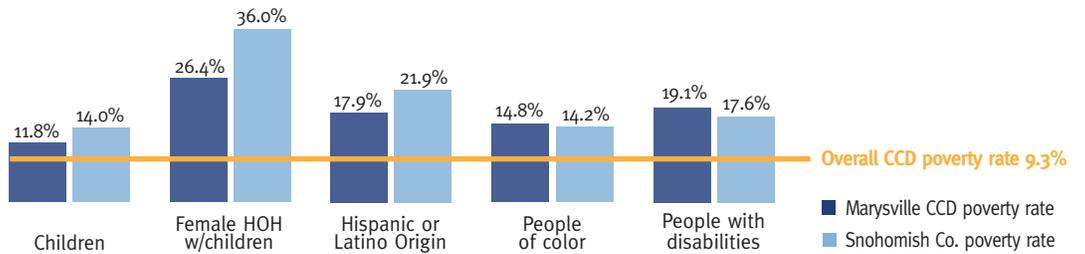
City data not available. DSHS numbers represent all of Snohomish County.

**Marysville CCD**

- Arlington city (part)
- Lake Cassidy CDP (part)
- Lake Stevens city (part)
- Marysville city (part)
- North Marysville CDP
- Sisco Heights CDP (part)

**MARYSVILLE CCD POVERTY RATES**

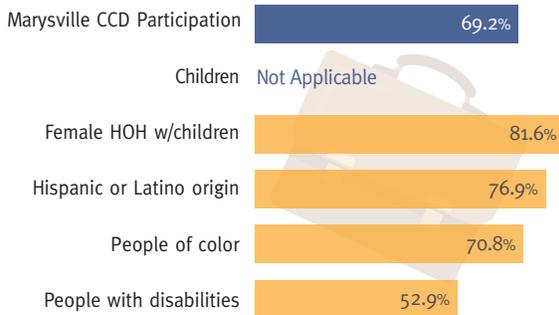
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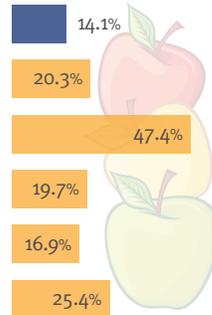
**HOW DO MARYSVILLE CCD RESIDENTS MAKE ENDS MEET?**

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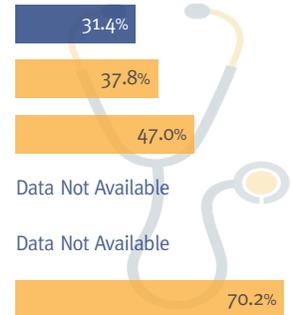
**Labor Force**



**SNAP/Food Stamps**



**Public Health Benefits**



**All DSHS Services**



**Aged, Blind, or Disabled Assistance**



**Working Connections Child Care**

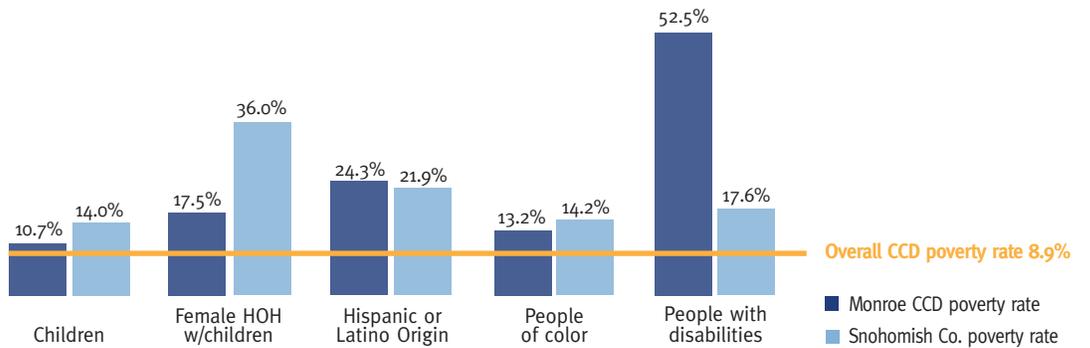


**Monroe CCD**

Chain Lake CDP (part)  
 Monroe city  
 Monroe North CDP  
 Three Lakes CDP (part)  
 Woods Creek CDP

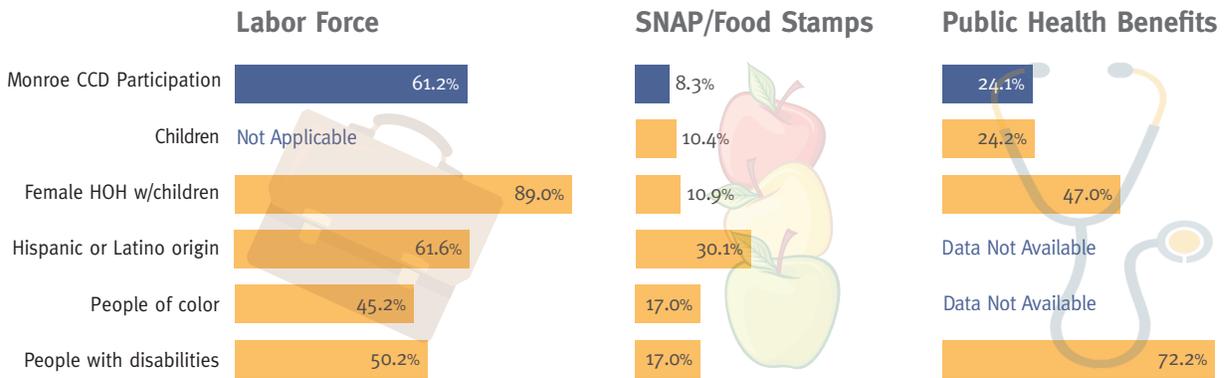
**MONROE CCD POVERTY RATES**

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**HOW DO MONROE CCD RESIDENTS MAKE ENDS MEET?**

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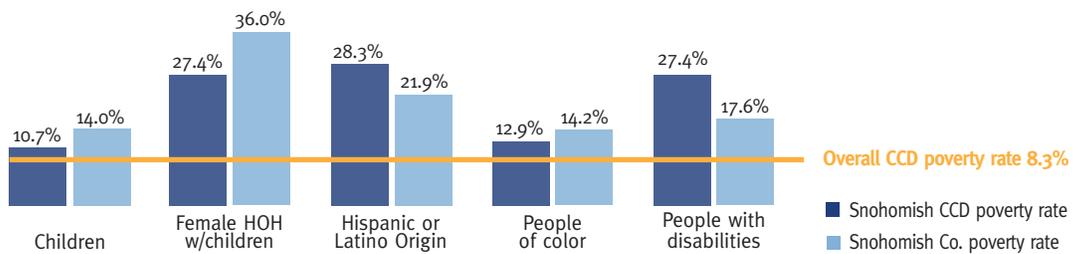


**Snohomish CCD**

- Bunk Foss CDP (part)
- Chain Lake CDP (part)
- Everett city (part)
- Forbes Hill CDP
- Hat Island CDP
- Lake Stevens city (part)
- Marysville (part)
- Snohomish city
- Three Lakes CDP (part)

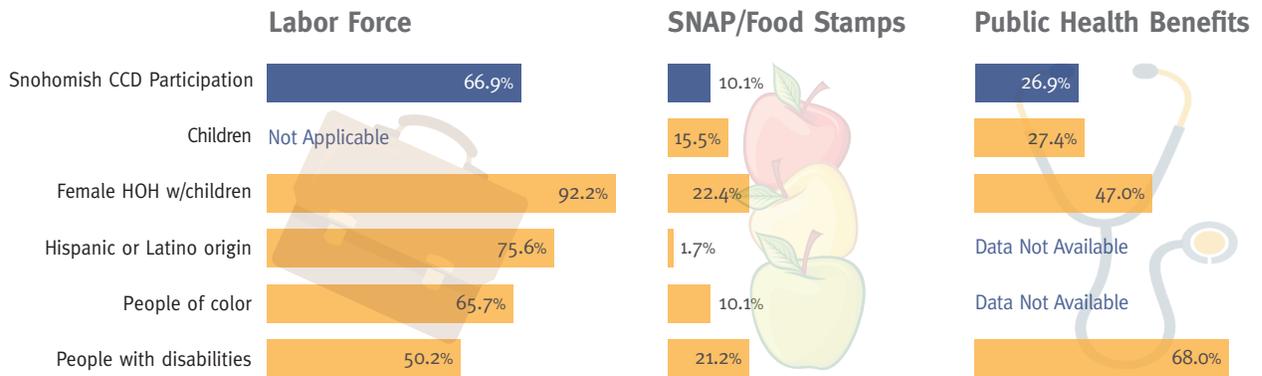
**SNOHOMISH CCD POVERTY RATES**

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**HOW DO SNOHOMISH CCD RESIDENTS MAKE ENDS MEET?**

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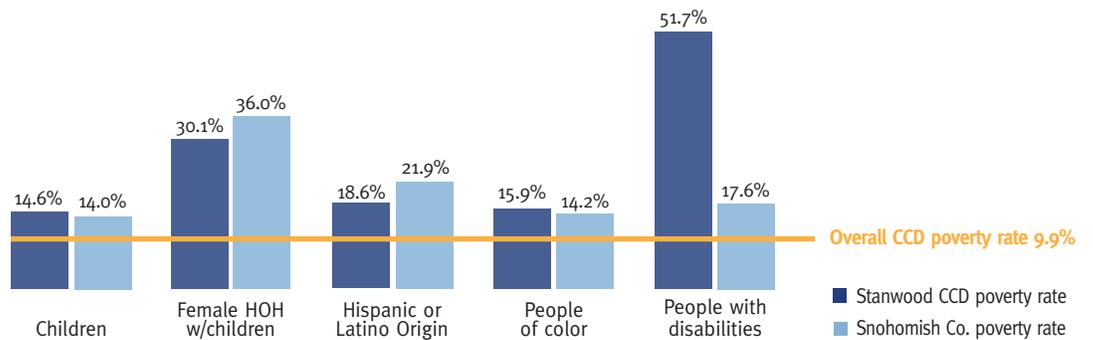


**Stanwood CCD**

- Bryant CDP
- Lake Ketchum CDP
- Marysville city (part)
- Northwest Stanwood CDP
- Silvana CDP
- Stanwood City
- Sunday Lake CDP
- Warm Beach CDP

## STANWOOD CCD POVERTY RATES

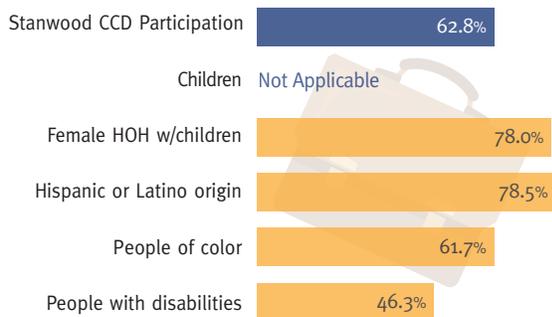
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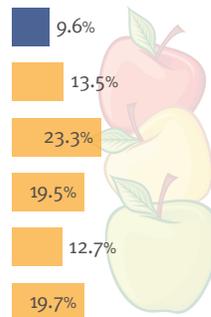
## HOW DO STANWOOD CCD RESIDENTS MAKE ENDS MEET?

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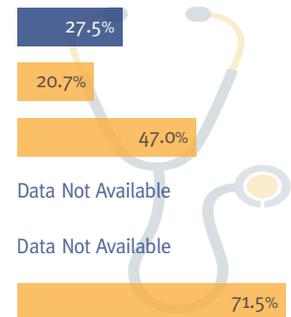
### Labor Force



### SNAP/Food Stamps



### Public Health Benefits



### All DSHS Services



### Aged, Blind, or Disabled Assistance



### Working Connections Child Care

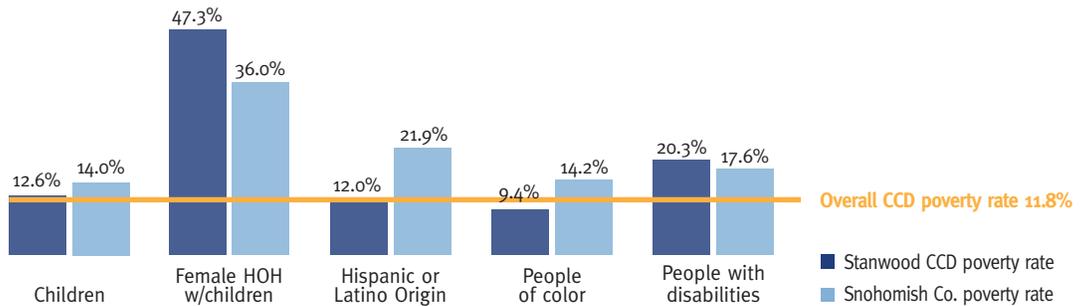


**Sultan CCD**

- Gold Bar city
- Index town
- May Creek CDP
- North Sultan CDP
- Startup CDP
- Sultan City

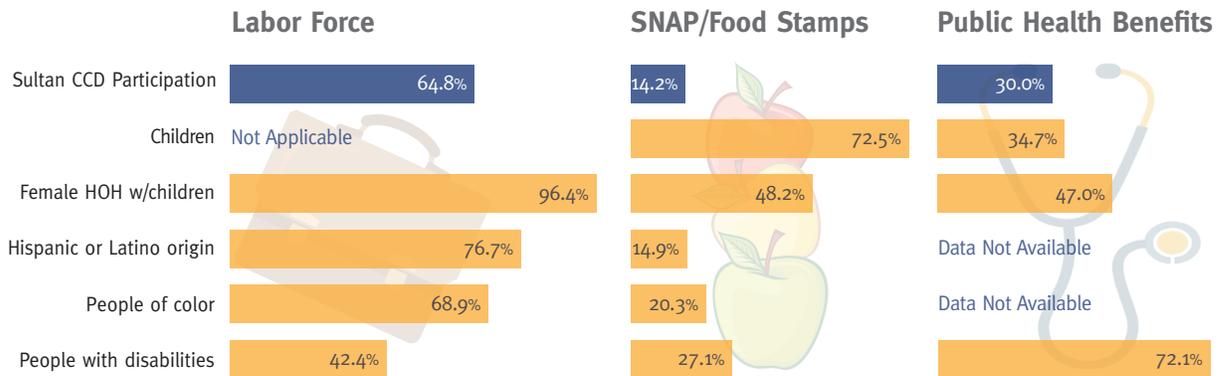
**SULTAN CCD POVERTY RATES**

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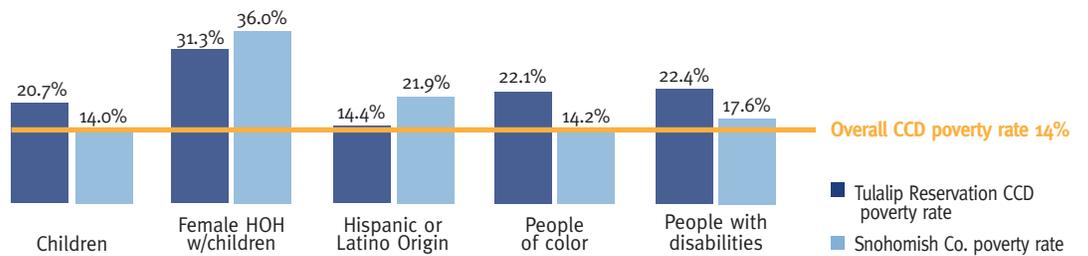
**HOW DO SULTAN CCD RESIDENTS MAKE ENDS MEET?**

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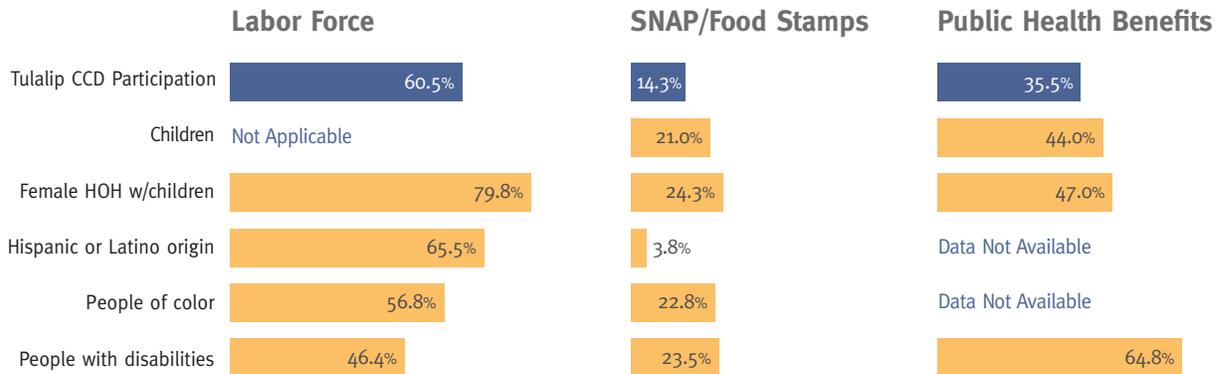
## TULALIP RESERVATION CCD POVERTY RATES

Although federal poverty measures cannot tell the whole story about hardship, they are a useful starting point to understanding who in our community is struggling most. The chart below compares the CCD and Snohomish County poverty rates for each critical population, as well as a benchmark for the CCD's overall poverty rate (the poverty rate for all people, not just the critical populations).



## HOW DO TULALIP RESERVATION CCD RESIDENTS MAKE ENDS MEET?

Many struggling households must rely on a combination of work and public assistance like the programs listed below to make ends meet, but this strategy does not always work. In fact, many people make too much to access these programs but not enough to meet their basic needs, leaving them at risk of falling deeper into poverty.



City data not available. DSHS numbers represent all of Snohomish County.



## CCD index

### Arlington CCD

Arlington city (part)  
Arlington Heights CDP  
Canyon Creek CDP (part)  
Oso CDP  
Sisco Heights CDP (part)

### Darrington CCD

Darrington town  
Swede Heaven CDP

### Edmonds CCD

Alderwood Manor CDP  
Bothell city (part)  
Bothell East CDP (part)  
Bothell West CDP  
Brier city  
Edmonds city  
Esperance CDP  
Larch Way CDP (part)  
Lynnwood City  
Martha Lake CDP (part)  
Meadowdale CDP  
Mill Creek city (part)  
Mill Creek East CDP (part)  
Mountlake Terrace city  
Mukilteo city (part)  
North Lynnwood CDP  
Picnic Point CDP  
Silver Firs CDP (Part)  
Woodway city

### Everett CCD

Eastmont CDP  
Everett city (part)  
Lake Stickney CDP  
Larch Way CDP (part)  
Martha Lake CDP (part)  
Mill Creek city (part)  
Mukilteo city (part)

### Granite Falls CCD

Canyon Creek CDP (part)  
Granite Falls city  
Lake Bosworth (part)  
Lake Roesiger CDP  
Lochsloy CDP  
Verlot CDP

### Lake Stevens CCD

Bunk Foss CDP (part)  
Cavalero CDP  
Lake Cassidy CDP (part)  
Lake Stevens city (part)  
Machias CDP

### Maltby CCD\*

Bothell city (part)  
Bothell East CDP (part)  
Cathcart CDP  
Clearview CDP  
High Bridge CDP  
Maltby CDP  
Mill Creek East CDP (part)  
Silver Firs CDP (part)

### Marysville CCD

Arlington city (part)  
Lake Cassidy CDP (part)  
Lake Stevens city (part)  
Marysville city (part)  
North Marysville CDP  
Sisco Heights CDP (part)

### Monroe CCD

Chain Lake CDP (part)  
Monroe city  
Monroe North CDP  
Three Lakes CDP (part)  
Woods Creek CDP

### Snohomish CCD

Bunk Foss CDP (part)  
Chain Lake CDP (part)  
Everett city (part)  
Forbes Hill CDP  
Hat Island CDP  
Lake Stevens city (part)  
Marysville (part)  
Snohomish city  
Three Lakes CDP (part)

### Stanwood CCD

Bryant CDP  
Lake Ketchum CDP  
Marysville city (part)  
Northwest Stanwood CDP  
Silvana CDP  
Stanwood City  
Sunday Lake CDP  
Warm Beach CDP

### Sultan CCD

Gold Bar city  
Index town  
May Creek CDP  
North Sultan CDP  
Startup CDP  
Sultan City

### Tulalip Reservation CCD\*

\* Data not available for cities in these CCDs. Data from Snohomish County is included instead

## Methodology

### Determination of the Critical Populations

Using demographic data from the census, we identified the 5 critical populations using the following criteria:

- (1) poverty rates exceeding Snohomish County's;
- (2) disproportionate representation in poverty; and
- (3) the largest number of individuals impacted.

### Data Sources

Data for this report is drawn primarily from two sources: the U.S. Census American Community Survey (2014, 5-year averages; for information on specific tables used, please contact United Way staff) and the Washington State Department of Social and Health Services<sup>13</sup> (2014). For the former, we chose 5-year averages because it is the most precise and reliable, particularly when analyzing smaller populations such as CCDs.<sup>14</sup> For the latter, we used city-level data (CCDs were not available), which is available only on an annual basis. Any variation in data availability for specific CCDs is discussed below in References.

### Definitions

CCD: Census county divisions (CCDs) are areas delineated by the Census Bureau in cooperation with state, tribal, and local officials for statistical purposes. CCDs have no legal function and are not governmental units. CCD boundaries usually follow visible features and usually coincide with census tract boundaries. The name of each CCD is based on a place, county, or well-known local name that identifies its location. CCDs exist where:

1. There are no legally established MCDs.
2. The legally established MCDs do not have governmental or administrative purposes.
3. The boundaries of the MCDs change frequently.
4. The MCDs are not generally known to the public.

CDP: Census Designated Places (CDPs) are the statistical counterparts of incorporated places, and are delineated to provide data for settled concentrations of population that are identifiable by name but are not legally incorporated under the laws of the state in which they are located.

The boundaries usually are defined in cooperation with local or tribal officials and generally updated prior to each decennial census. These boundaries, which usually coincide with visible features or the boundary of an adjacent incorporated place or another legal entity boundary, have no legal status, nor do these places have officials elected to serve traditional municipal functions. CDP boundaries may change from one decennial census to the next with changes in the settlement pattern; a CDP with the same name as in an earlier census does not necessarily have the same boundary. CDPs must be contained within a single state and may not extend into an incorporated place. There are no population size requirements for CDPs.

CHILDREN: Any individual under age 18.

FEMALE HEAD OF HOUSEHOLDS WITH CHILDREN UNDER 5: Female householder maintaining a household (no husband present) with biological, adopted, or stepchildren under the age of 5.<sup>15</sup>

HISPANIC OR LATINO ORIGIN: Hispanic or Latino refers to a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin regardless of race. Persons of Hispanic or Latino origin can be of any race and are included in other racial categories.<sup>16</sup>

PEOPLE OF COLOR: The census currently uses the following racial categories: American Indian/Alaska Native, Asian, Black/African American, Native Hawaiian/Pacific Islander, Two or More Races, and White. In this report, "People of Color" is a compilation of every racial category except White.

PEOPLE WITH DISABILITIES: Defined by the American Community Survey as "the product of interactions among individuals' bodies; their physical, emotional, and mental health; and the physical and social environment in which they live, work, or play."<sup>17</sup>

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- 9 The U.S. Census does not racially disaggregate health insurance coverage type. Data for health insurance coverage by family type is only available at the county level.
- 10 Because DSHS data is only available at a city level, these numbers do not represent the entire CCD. The following is a listing of each CCD and the cities included in each DSHS program count (overall usage rate, the Aged, Blind, or Disabled Cash Assistance Program, and the Child Care Subsidy Program). Arlington CCD – Arlington; Darrington CCD – Darrington; Edmonds CCD – Bothell, Brier, Edmonds, Lynnwood, Mill Creek, Mountlake Terrace, Mukilteo, Woodway; Everett CCD – Everett; Granite Falls – Granite Falls; Lake Stevens CCD – Lake Stevens; Maltby CCD – no city data available; uses Snohomish County data; Marysville CCD – Marysville; Monroe CCD – Monroe; Snohomish CCD – Snohomish; Sultan CCD – Sultan; Stanwood CCD – Stanwood; Tulalip Reservation CCD – no city data available; uses Snohomish County data.
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3120 McDougall Avenue, Suite 200 Everett, WA 98201

tel 425.374.5500 • fax 425.374.5555

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